

In re:
Tery N. Tittle
Kimberly M. Tittle
Debtor(s)

Case No. 20-14377-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 13, 2020

User: Adminstra
Form ID: 309I

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Tery N. Tittle, Kimberly M. Tittle, 324 Anvil Rd, Nottingham, PA 19362-9611
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14558748	+ Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
14558750	DSNB Macy's, PO Box 8218, Monroe, OH 45050
14558753	Lendmark Financial Services, 2118 Usher Street, Suite 200, Conyers, GA 30094-5173
14558754	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14558757	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jgagliardi@wgflaw.com	Nov 14 2020 04:07:00	JOHN A. GAGLIARDI, Wetzel Gagliardi Fetter & Lavin LLC, 122 S. Church St., West Chester, PA 19382
smg	Email/Text: megan.harper@phila.gov	Nov 14 2020 04:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2020 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 14 2020 04:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 14 2020 04:08:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14558742	Email/Text: ebn@21stmortgage.com	Nov 14 2020 04:08:00	21st Mortgage Corporation, PO Box 477, Knoxville, TN 37902
14558743	EDI: GMACFS.COM	Nov 14 2020 06:13:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14558744	+ EDI: PHINAMERI.COM	Nov 14 2020 06:13:00	Americredit Fin. Svcs d/b/a GM Financial, PO Box 183853, Arlington, TX 76096-3853
14558745	+ Email/Text: legal@blirentals.com	Nov 14 2020 04:08:00	BLI Rentals, LLC, PO Box 992, Emporia, KS 66801-0992
14558746	EDI: CAPITALONE.COM	Nov 14 2020 06:13:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14558747	+ EDI: CAPITALONE.COM	Nov 14 2020 06:13:00	Capital One Bank USA NA, 1680 Capital One Drive, McLean, VA 22102-3407
14558749	Email/PDF: creditonebknofications@resurgent.com	Nov 14 2020 03:27:38	Credit One, PO Box 98872, Las Vegas, NV 89193-8872

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14558751	+ EDI: BLUESTEM	Nov 14 2020 06:13:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14558752	EDI: IRS.COM	Nov 14 2020 06:13:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14558755	Email/Text: bankruptcy@ncaloans.com	Nov 14 2020 04:08:00	New Credit America LLC, 811 SW Naito Parkway, Suite 300, Portland, OR 97204
14558756	EDI: AGFINANCE.COM	Nov 14 2020 06:13:00	One Main, PO Box 3251, Evansville, IN 47731-3251
14558758	EDI: RMSC.COM	Nov 14 2020 06:13:00	Syncb/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
JOHN A. GAGLIARDI	on behalf of Joint Debtor Kimberly M. Tittle jgagliardi@wgflaw.com
JOHN A. GAGLIARDI	on behalf of Debtor Tery N. Tittle jgagliardi@wgflaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com

TOTAL: 3

Information to identify the case:		
Debtor 1:	Tery N. Tittle	Social Security number or ITIN: xxx-xx-9001
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Kimberly M. Tittle	Social Security number or ITIN: xxx-xx-5066
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 11/6/20
Case number:	20-14377-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tery N. Tittle	Kimberly M. Tittle
2. All other names used in the last 8 years		
3. Address	324 Anvil Rd Nottingham, PA 19362	324 Anvil Road Nottingham, PA 19362
4. Debtor's attorney Name and address	JOHN A. GAGLIARDI Wetzel Gagliardi Fetter & Lavin LLC 122 S. Church St. West Chester, PA 19382	Contact phone (484) 887-0779 Email: jgagliardi@wgflaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 11/13/20

For more information, see page 2

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<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 11, 2020 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 2/9/21</p> <p>Filing deadline: 1/15/21</p> <p>Filing deadline: 5/5/21</p> <hr/> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/20/21 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	